

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re: Gorny, Mark § Case No. 06 B 05770  
Gorny, Susan M §  
Debtors §

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

1) The case was filed on 05/19/2006.

2) The plan was confirmed on 08/31/2006.

3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 05/03/2007, 08/19/2010 and 07/28/2011.

4) The trustee filed action to remedy default by the debtor in performance under the plan on 07/07/2011.

5) The case was converted on 08/17/2011.

6) Number of months from filing or conversion to last payment: 59.

7) Number of months case was pending: 63.

8) Total value of assets abandoned by court order: (NA).

9) Total value of assets exempted: \$146,285.01.

10) Amount of unsecured claims discharged without full payment: \$0.

11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor \$144,857.40

Less amount refunded to debtor \$0

**NET RECEIPTS:**

\$144,857.40

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan \$3,000.00

Court Costs \$0

Trustee Expenses & Compensation \$8,140.30

Other \$0

**TOTAL EXPENSES OF ADMINISTRATION:**

\$11,140.30

Attorney fees paid and disclosed by debtor \$0

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Internal Revenue Service	Priority	\$200.00	\$1,645.00	\$1,645.00	\$1,645.00	\$342.51
Beneficial Illinois Inc	Secured	\$15,546.00	\$15,546.00	\$15,546.00	\$15,026.82	\$0
Beneficial Illinois Inc	Secured	\$250.00	\$250.00	\$250.00	\$250.00	\$0
Countrywide Home Loans Inc.	Secured	\$6,113.15	\$6,113.15	\$6,113.15	\$6,113.15	\$0
Countrywide Home Loans Inc.	Secured	\$121,244.48	\$118,109.48	\$118,109.48	\$71,202.93	\$0
Ford Motor Credit Corporation	Secured	\$11,195.67	\$11,195.67	\$11,195.67	\$11,195.67	\$520.53
Westgate Resorts Ltd	Secured	\$6,900.00	NA	NA	\$0	\$0
B-Line LLC	Unsecured	\$338.64	\$4,246.08	\$4,246.08	\$1,278.06	\$0
Capital Recovery Systems	Unsecured	NA	\$2,218.90	\$2,218.90	\$668.07	\$0
Cash America	Unsecured	\$1,177.00	\$1,498.50	\$1,498.50	\$451.29	\$0
CB USA	Unsecured	\$180.08	\$180.00	\$180.00	\$48.10	\$0
Certegy Payment Recovery Services ]	Unsecured	\$1,465.00	NA	NA	\$0	\$0
CitiFinancial	Unsecured	\$6,800.00	NA	NA	\$0	\$0
Citizens Financial Services	Unsecured	\$1,184.00	NA	NA	\$0	\$0
Discover Financial Services	Unsecured	NA	\$8,879.12	\$8,879.12	\$2,673.15	\$0
Discover Financial Services	Unsecured	\$15,616.50	\$10,708.90	\$10,708.90	\$3,238.58	\$0
ECast Settlement Corp	Unsecured	NA	\$3,472.80	\$3,472.80	\$1,045.42	\$0

(Continued)

**Scheduled Creditors:** *(Continued)*

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ECast Settlement Corp	Unsecured	\$400.00	\$519.14	\$519.14	\$147.18	\$0
ECast Settlement Corp	Unsecured	NA	\$5,517.68	\$5,517.68	\$1,661.14	\$0
ECast Settlement Corp	Unsecured	\$3,300.00	\$4,157.60	\$4,157.60	\$1,251.53	\$0
ECast Settlement Corp	Unsecured	\$10,874.51	\$10,341.54	\$10,341.54	\$3,127.47	\$0
ECast Settlement Corp	Unsecured	NA	\$447.70	\$447.70	\$127.06	\$0
Fbcs Inc	Unsecured	\$580.00	NA	NA	\$0	\$0
First Premier	Unsecured	\$595.00	NA	NA	\$0	\$0
Friedman & Wexler LLC	Unsecured	\$525.00	NA	NA	\$0	\$0
GE Financial Assurance	Unsecured	\$5,610.00	NA	NA	\$0	\$0
Internal Revenue Service	Unsecured	NA	\$2.00	\$2.00	\$0.47	\$0
JP Morgan Chase Bank NA	Unsecured	\$11,914.59	NA	NA	\$0	\$0
Kohl's/Kohl's Dept Stores	Unsecured	NA	\$194.24	\$194.24	\$48.48	\$0
LCA Vision	Unsecured	\$559.42	\$559.42	\$559.42	\$158.52	\$0
Portfolio Recovery Associates	Unsecured	\$604.62	\$617.66	\$617.66	\$175.01	\$0
Portfolio Recovery Associates	Unsecured	\$6,200.00	\$6,547.19	\$6,547.19	\$1,970.41	\$0
Resurgent Capital Services	Unsecured	\$2,942.32	\$2,942.32	\$2,942.32	\$885.68	\$0
Resurgent Capital Services	Unsecured	\$11,232.29	\$11,232.29	\$11,232.29	\$3,396.70	\$0
Resurgent Capital Services	Unsecured	\$9,295.89	\$9,295.89	\$9,295.89	\$2,798.59	\$0
Sonic Payday	Unsecured	\$1,074.00	NA	NA	\$0	\$0
Target National Bank	Unsecured	\$6,680.00	\$7,044.29	\$7,044.29	\$2,120.00	\$0
TeleCheck	Unsecured	NA	\$527.30	\$527.30	\$149.58	\$0
Westgate Resorts Ltd	Unsecured	\$0	NA	NA	\$0	\$0

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$133,655.48	\$86,229.75	\$0
Mortgage Arrearage	\$6,363.15	\$6,363.15	\$0
Debt Secured by Vehicle	\$11,195.67	\$11,195.67	\$520.53
All Other Secured	\$0	\$0	\$0
<b>TOTAL SECURED:</b>	<b>\$151,214.30</b>	<b>\$103,788.57</b>	<b>\$520.53</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0	\$0	\$0
Domestic Support Ongoing	\$0	\$0	\$0
All Other Priority	\$1,645.00	\$1,645.00	\$342.51
<b>TOTAL PRIORITY:</b>	<b>\$1,645.00</b>	<b>\$1,645.00</b>	<b>\$342.51</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$91,150.56</b>	<b>\$27,420.49</b>	<b>\$0</b>

**Disbursements:**

Expenses of Administration	\$11,140.30
Disbursements to Creditors	\$133,717.10
<b>TOTAL DISBURSEMENTS:</b>	<b>\$144,857.40</b>

12) The trustee certifies that the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: August 31, 2011

By: /s/ MARILYN O. MARSHALL

Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.